

Information to identify the case:

Debtor 1	<u>Anthony Michael Ryan</u>	Social Security number or ITIN xxx-xx-4102
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	<u>Jessica Pacres Ryan</u>	Social Security number or ITIN xxx-xx-8702
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 15-14131-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony Michael Ryan

Jessica Pacres Ryan
aka Jessica Pacres

2/5/19

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court
District of New Jersey

In re:
Anthony Michael Ryan
Jessica Pacres Ryan
Debtors

Case No. 15-14131-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 36

Date Rcvd: Feb 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2019.

db/jdb +Anthony Michael Ryan, Jessica Pacres Ryan, 615 Wildwood Road, Allenhurst, NJ 07711-1334
cr +BAYVIEW LOAN SERVICING LLC AS SERVICING AGENT FOR, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr +Nissan Motor Acceptance Corporation, Servicer for, P.O. Box 660366, Dallas, TX 75266-0366,
UNITED STATES 75266-0366
cr +THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
r Timothy P Siciliano, Gavin Agency, LLC, 506 Main Street, Loch Arbour, NJ 07711
515374451 +Best Buy Credit Services, PO Box 790441, St Louis, MO 63179-0441
515456101 +Frances Palmer, 820 Natchez Circle, Mt. Pleasant, SC 29464-5423
515374459 NJ Family Support Services Center, P O Box 5313, Trenton, NJ 08638-0313
515393784 Nissan - Infiniti LT, POB 660366, Dallas, TX 75266-0366
515374458 Nissan Motor Acceptance Corporation, Bankruptcy Department, PO Box 660366,
Dallas, TX 75266-0366
515403626 +Northland Group Inc., P.O. Box 390846, Minneapolis, MN 55439-0846
515374460 +Pay Pal Credit Services, 2211 North First Street, San Jose, CA 95131-2021
515610735 +Portfolio Recovery Associates, LLC c/o Best Buy, POB 41067, Norfolk VA 23541-1067
515374462 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State Of New Jersey, Division Of Taxation, PO Box 245,
Trenton, NJ 08695-0245)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 05 2019 23:56:54 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 05 2019 23:56:51 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
515374449 EDI: BANKAMER.COM Feb 06 2019 04:03:00 Bank Of America, PO Box 15019,
Wilmington, DE 19886-5019
516128476 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Feb 05 2019 23:57:19
BAYVIEW LOAN SERVICING, LLC, 4425 PONCE DE LEON BLVD, 5TH FLOOR,
CORAL GABLES, FLORIDA 33146, BAYVIEW LOAN SERVICING, LLC,
4425 PONCE DE LEON BLVD, 5TH FLOOR, CORAL GABLES, FLORIDA 33146-1837
516128475 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Feb 05 2019 23:57:19
BAYVIEW LOAN SERVICING, LLC, 4425 PONCE DE LEON BLVD, 5TH FLOOR,
CORAL GABLES, FLORIDA 33146-1837
515374448 EDI: BANKAMER.COM Feb 06 2019 04:03:00 Bank Of America, PO Box 5170,
Simi Valley, CA 93062-5170
515374450 +EDI: BANKAMER.COM Feb 06 2019 04:03:00 Bank Of America, PO Box 15019,
Wilmington, DE 19850-5019
515374452 EDI: CAPITALONE.COM Feb 06 2019 04:03:00 Capital One, P.O. Box 30285,
Salt Lake City, UT 84130-0285
515510266 EDI: BL-BECKET.COM Feb 06 2019 04:03:00 Capital One, N.A., c/o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
515374453 EDI: CHASE.COM Feb 06 2019 04:03:00 Chase, PO Box 15123, Wilmington, DE 19886-5153
515374454 +EDI: CITICORP.COM Feb 06 2019 04:03:00 Citibank, P.O. Box 6241,
Sioux Falls, SD 57117-6241
515374455 EDI: IRS.COM Feb 06 2019 04:03:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
515638085 EDI: BL-BECKET.COM Feb 06 2019 04:03:00 Kohl's, c/o Becket and Lee LLP, POB 3001,
Malvern PA 19355-0701
515374456 EDI: CBSKOHLS.COM Feb 06 2019 04:03:00 Kohls, P.O. Box 3043, Milwaukee, WI 53201-3043
515374457 EDI: CHASE.COM Feb 06 2019 04:03:00 Marriott Rewards, PO Box 15123,
Wilmington, DE 19850-5123
515374461 EDI: PRA.COM Feb 06 2019 04:03:00 Portfolio Recovery, 120 Corporate Blvd, STE 100,
Norfolk, VA 23502-4962
515610661 EDI: PRA.COM Feb 06 2019 04:03:00 Portfolio Recovery Associates, LLC, c/o Capital One,
POB 41067, Norfolk VA 23541
515670281 EDI: RMSC.COM Feb 06 2019 04:03:00 Synchrony Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
515594589 +EDI: BANKAMER.COM Feb 06 2019 04:03:00 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO,
Bank of America, N.A., Attn: Bankruptcy Department, P.O. Box 5170,
Simi Valley, CA 93062-5170
515432442 +E-mail/Text: bncmail@w-legal.com Feb 05 2019 23:57:01 USAA FEDERAL SAVINGS BANK,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515374464 EDI: USAA.COM Feb 06 2019 04:03:00 USAA Master Card, PO Box 65020,
San Antonio, TX 78265-5020
515374463 +EDI: URSI.COM Feb 06 2019 04:03:00 United Recovery Systems, 5800 North Course Drive,
Houston, TX 77072-1613

TOTAL: 22

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 36

Date Rcvd: Feb 05, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515374447 ##+Allied Interstate, P.O. Box 4000, Warrenton, VA 20188-4000

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 07, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on February 5, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com

Andrew L. Spivack on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE (CWALT 2007-14T2) nj.bkecf@fedphe.com

Charles G. Wohlrab on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE (CWALT 2007-14T2) cwohlrab@logs.com, njbankruptcynotifications@logs.com

Charles G. Wohlrab on behalf of Creditor BAYVIEW LOAN SERVICING LLC AS SERVICING AGENT FOR
THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2007-14T2)
cwohlrab@logs.com, njbankruptcynotifications@logs.com

Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON, Et Al...
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

John R. Morton, Jr. on behalf of Creditor Nissan Motor Acceptance Corporation, Servicer for
Nissan-Infiniti LT ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Joseph Casello on behalf of Debtor Anthony Michael Ryan jcasello@cvclaw.net,
jcasello627@gmail.com

Joseph Casello on behalf of Joint Debtor Jessica Pacres Ryan jcasello@cvclaw.net,
jcasello627@gmail.com

Joshua I. Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON, Et Al...
jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com

Michael Frederick Dingerdissen on behalf of Creditor BAYVIEW LOAN SERVICING LLC AS SERVICING
AGENT FOR THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2007-14T2)
nj.bkecf@fedphe.com

Sherri Jennifer Smith on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW
YORK, AS TRUSTEE (CWALT 2007-14T2) nj.bkecf@fedphe.com, nj.bkecf@fedphe.com

TOTAL: 13